

On page 48, line 15, replace "purchaser" with --purchaser 920--.

On page 48, line 18, replace "purchaser may" with --purchaser 925 may--.

On page 48, line 18, replace "purchaser will" with --purchaser 925 will--.

On page 48, line 21, replace "The niece" with --The niece 935--.

On page 49, line 4, after "niece" insert 935--.

On page 49, line 5, after "designated to her" insert --she is connected to a web page 940--.

On page 49, line 7, after "respond" insert --in an activation form 945--.

On page 49, line 7, replace "web page" with --web page 940--.

On page 50, line 1, replace "database" with --database 222--.

On page 50, line 8, replace "database" with --database 222--.

On page 50, line 9, replace "database" with --database 222--.

On page 50, line 10, after "issuing bank" insert --via interface 242--.

On page 50, line 12, replace "the account" with --the account from the system 20--.

On page 50, line 12, replace "The database" with --The database 222--.

On page 50, line 13, replace "recipient" with --recipient 935--.

On page 50, line 14, after "recipient" insert --935--.

On page 51, line 6, replace "database" with --database 222--.

On page 51, line 7, replace "display" with --display 950--.

### **REMARKS**

No new matter is believed to have been added by the above amendments.

The amendments are introduced to correct typographical errors or explicitly add reference numerals from the drawings into text of the specification.

Early and favorable action by the Examiner is earnestly solicited.


If the Examiner believes that issues may be resolved by a telephone interview, the Examiner is respectfully urged to telephone the undersigned at (212) 415-8500. The undersigned may also be contacted by e-mail at rstraussman@morganfinnegan.com.

The Commissioner is hereby authorized to charge any additional fees which may be required for this amendment, or credit any overpayment to Deposit Account No. 13-4500, Order No. 3606-4000.

In the event that an extension of time is required, or which may be required in addition to that requested in a petition for an extension of time, the Commissioner is requested to grant a petition for that extension of time which is required to make this response timely and is hereby authorized to charge any fee for such an extension of time or credit any overpayment for an extension of time to Deposit Account No. 13-4500, Order No. 3606-4000. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,  
MORGAN & FINNEGAN

Dated: February 11, 1999

By:   
Richard Straussman  
Reg. No. 39,847

Mailing Address

Morgan & Finnegan, LLP  
345 Park Avenue  
New York, N.Y. 10154  
(212) 758-4800  
(212) 751-6849